

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

<b>In Re:</b>	<b>: CHAPTER 13</b>
	<b>:</b>
<b>JESSE CHARLES LAY,</b>	<b>: CASE NO. 10-80953-WLS</b>
	<b>:</b>
	<b>: JUDGE: WILLIAM L. STOCKS</b>
	<b>:</b>
<b>Debtor.</b>	<b>:</b>

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**CREDITOR'S RESPONSE TO TRUSTEE'S  
MOTION TO DISALLOW CLAIM**

COMES NOW, Bank of America, N.A., its Successors and/or Assigns, by and through its servicing agent, BAC Home Loans Servicing, L.P., Creditor/Respondent herein, and files this Response to the Trustee's Objection to its secured Claim:

Respondent hereby opposes the Objection, and shows that all amounts listed on its Proof of Claim are proper and allowable under the provisions of the United States Bankruptcy Code.

WHEREFORE, Respondent respectfully prays that its Claim be fully allowed, and that the Objection to Claim be dismissed.

Respectfully submitted, this 24th day of November, 2010.

Respectfully submitted,

/S/ Angel R. Gordon

**Angel R. Gordon**, Bar Number 24996

Attorney for Creditor

Johnson & Freedman, LLC

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**CERTIFICATE OF SERVICE**

The undersigned does hereby certify that a true and exact copy of the attached RESPONSE has been served by United States mail, postage prepaid, or electronically, through the Court's Electronic Filing System to all parties indicated on the electronic filing receipt, to the following parties on the 24th day of November, 2010:

Jesse Charles Lay  
500 Guy Walker Way  
Durham, NC 27703

Linda Williams-Lay  
500 Guy Walker Way  
Durham, NC 27703

John T. Orcutt  
Suite 203  
6616 Six Forks Road  
Raleigh, NC 27615

Richard M. Hutson, II  
302 East Pettigrew St., Suite B-140  
P. O. Box 3613  
Durham, NC 27702-3613

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

**/S/ Angel R. Gordon**

**Angel R. Gordon**, Bar Number 24996

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